

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BRIAN R. HEFFERIN

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-23231

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 23, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/16/2019 and confirmed on 9/19/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		136,382.49
Less Refunds to Debtor	9,274.40	
TOTAL AMOUNT OF PLAN FUND		127,108.09

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	6,943.10	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,343.10

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PENNYMAC LOAN SERVICES LLC Acct: 4689	0.00	48,712.65	0.00	48,712.65
	PENNYMAC LOAN SERVICES LLC Acct: 4689	6,013.38	6,013.38	0.00	6,013.38
	PA STATE EMPLOYEES CU/PSECU Acct: 9813	9,193.33	9,193.33	1,068.09	10,261.42
	TOYOTA MOTOR CREDIT CORP (TMCC) Acct: 2150	23,720.59	23,720.59	3,056.93	26,777.52
					91,764.97

Priority					
	LAUREN M LAMB ESQ Acct:	0.00	0.00	0.00	0.00
	BRIAN R. HEFFERIN Acct:	0.00	0.00	0.00	0.00
	BRIAN R. HEFFERIN Acct:	9,274.40	9,274.40	0.00	0.00
	STEIDL & STEINBERG PC Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG PC Acct:	3,400.00	3,400.00	0.00	0.00
	*** NONE ***				

Unsecured					
	BANK OF AMERICA NA** Acct: 3487	6,600.87	3,176.67	0.00	3,176.67
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 1617	6,099.98	2,935.62	0.00	2,935.62
	JPMORGAN CHASE BANK NA S/B/M/T CH/ Acct: 2034	9,920.16	4,774.08	0.00	4,774.08
	JPMORGAN CHASE BANK NA S/B/M/T CH/ Acct: 5888	4,564.89	2,196.85	0.00	2,196.85
	LVNV FUNDING LLC Acct: 9711	8,985.77	4,324.40	0.00	4,324.40
	LVNV FUNDING LLC	4,880.24	2,348.62	0.00	2,348.62

19-23231

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3330				
	LVNV FUNDING LLC	697.25	335.55	0.00	335.55
	Acct: 5477				
	CREDIT CONTROL COLLECTIONS++	0.00	0.00	0.00	0.00
	Acct: 4418				
	DISCOVER BANK(*)	5,883.66	2,831.51	0.00	2,831.51
	Acct: 6778				
	PA STATE EMPLOYEES CU/PSECU	3,840.26	1,848.13	0.00	1,848.13
	Acct: 9813				
	UPMC HEALTH SERVICES	475.00	228.59	0.00	228.59
	Acct: 9813				
	USAA FEDERAL SAVINGS BANK	0.00	0.00	0.00	0.00
	Acct: 5780				
	USAA FEDERAL SAVINGS BANK	0.00	0.00	0.00	0.00
	Acct: 5601				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
					25,000.02

TOTAL PAID TO CREDITORS

116,764.99

TOTAL CLAIMED

PRIORITY 0.00

SECURED 38,927.30

UNSECURED 51,948.08

Date: 12/23/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

BRIAN R. HEFFERIN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-23231

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Brian R. Hefferin
Debtor

Case No. 19-23231-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 27, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2024:

Recip ID	Recipient Name and Address
db	+ Brian R. Hefferin, 1042 Laurel Street, Bridgeville, PA 15017-2242
15105664	#+ Credit Control Collect, 2410 Broad Ave, Altoona, PA 16601-1940
15105667	P S E C U, P.o. Box 1006, Harrisburg, PA 17108

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 27 2024 23:35:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15105650	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 27 2024 23:35:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15105651	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 27 2024 23:35:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
15127203	+ Email/Text: mortgagebkcorrespondence@bofa.com	Dec 27 2024 23:35:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15105653	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 27 2024 23:35:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15105652	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 27 2024 23:35:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15105658	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 27 2024 23:41:33	Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
15105661	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 27 2024 23:42:24	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15105666	Email/Text: mrdiscen@discover.com	Dec 27 2024 23:35:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15105665	Email/Text: mrdiscen@discover.com	Dec 27 2024 23:35:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
15109073	Email/Text: mrdiscen@discover.com	Dec 27 2024 23:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15105654	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 27 2024 23:41:30	Chase Card Services, Po Box 15298, Wilmington, DE 19850
15105656	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 27 2024 23:42:03	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15120059	+ Email/Text: RASEBN@raslg.com	Dec 27 2024 23:35:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank

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User: auto

Page 2 of 3

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			USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15124218	Email/PDF: resurgentbknofications@resurgent.com	Dec 27 2024 23:42:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15105669	+ Email/Text: bankruptcynotices@psecu.com	Dec 27 2024 23:35:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15140808	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 27 2024 23:42:11	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15126941	+ Email/Text: bankruptcynotices@psecu.com	Dec 27 2024 23:35:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15146149	+ Email/PDF: ebnotices@pnmac.com	Dec 27 2024 23:42:28	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15105671	+ Email/PDF: ebnotices@pnmac.com	Dec 27 2024 23:40:57	Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602
15105672	+ Email/PDF: ebnotices@pnmac.com	Dec 27 2024 23:42:16	Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
15105673	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 27 2024 23:35:00	Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004
15105674	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 27 2024 23:35:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52408-8026
15128932	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Dec 27 2024 23:35:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15105675	+ Email/Text: BankruptcyNotice@upmc.edu	Dec 27 2024 23:35:00	UPMC, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
15139121	Email/Text: BNCnotices@dcmsservices.com	Dec 27 2024 23:35:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15105678	+ Email/Text: bkelectronicnotices@usaa.com	Dec 27 2024 23:35:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
15105677	+ Email/Text: bkelectronicnotices@usaa.com	Dec 27 2024 23:35:00	USAA Federal Savings Bank, 10750 Mcdermott, San Antonio, TX 78288-1600
15105676	+ Email/Text: bkelectronicnotices@usaa.com	Dec 27 2024 23:35:00	USAA Federal Savings Bank, 10750 Mc Dermott, San Antonio, TX 78288-1600

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Pennymac Loan Services, LLC
15105659	*+	Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
15105660	*+	Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
15105662	*+	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15105663	*+	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15105657	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15105655	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850
15105670	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15105668	*	P S E C U, P.o. Box 1006, Harrisburg, PA 17108
15105679	*+	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio,, TX 78288-1600

TOTAL: 1 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Dec 27, 2024

Form ID: pdf900

Total Noticed: 32

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Pennymac Loan Services LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Pennymac Loan Services LLC dcarlon@kmlawgroup.com
Lauren M. Lamb	on behalf of Debtor Brian R. Hefferin julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 6